

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Jerome Donald Boyd,
Debtor

Jerome Donald Boyd,
Movant

v.

Acceptance Now, AES/PHEAA, Allegheny County,
Allegheny Court Records -Criminal Div., Berkshire
Bank/New Mlnm Bk, Coastal Credit, LLC, County
of Allegheny, Dollar Bank, Duquesne Light
Company, ERC/Enhanced Recovery Corp, First
Progress, Gateway School District, MLK Law
Group PC, Mr. Cooper, Municipality of
Monroeville, Nationstar Mortgage LLC, Pacific
Union Financial, LLC, Peoples Gas, Portfolio
Recovery Associates, LLC, Verizon, and
Ronda J. Winnecour, Esquire, Chapter 13 Trustee,
Respondents.

: Case No. 19-24636-GLT

: Chapter 13

:
Doc. No. 61
Rel. to Doc. No. 58, 61

:
Hearing Date and Time:
August 26, 2020 at 10:00 AM

FILED
8/3/20 1:06 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the *MOTION OF THE DEBTOR FOR POSTPETITION FINANCING* [Dkt. No. 58] (“Motion”) filed by Debtor on July 13, 2020. A Certificate of No Objection (“CNO”) was filed on August 2, 2020. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Motion* [Dkt. No. 58] is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

(a) the total amount of financing **shall not exceed \$17,389.00**; and

(b) the monthly payments made under the financing agreement **shall not exceed \$461.00.**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan.** Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing, pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to COLUMBIANA for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the COLUMBIANA.

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Albert G. Reese, Jr., Esquire

Dated: 8/3/20



GREGORY J. TADDONIO *hct*
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:
Debtor(s)
Counsel for Debtor(s)
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Jerome Donald Boyd
 Debtor

Case No. 19-24636-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2020.

db Jerome Donald Boyd, 367 Willow Hedge Drive, Monroeville, PA 15146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2020 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Jerome Donald Boyd areese8897@aol.com,
 agreeese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmillawgroup.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com,
 jbluemle@berNSTEINlaw.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteeWPA.com
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
 srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6